

Claims

What is claimed is:

1. A method for enrolling a user in multiple request for quote providers, comprising the steps of:

obtaining data on the user, wherein the user submits the data to a request for quote enrollment system having a memory and a processor;

storing the data in the memory and using the processor to configure the data for transfer to the multiple request for quote providers;

transferring the data from the request for quote enrollment system to the multiple request for quote providers via a communication channel; and

enrolling the user in multiple request for quote providers.

2. The method of claim 1, further comprising the step of soliciting profiling information from the user.

3. The method of claim 2, further comprising the step of receiving at least one quote in connection with the user from at least one of the multiple request for quote providers, wherein the at least one quote is based on the profiling information from the user.

4. The method of claim 1, further comprising the step of receiving at least one quote in connection with the user from at least one of the multiple request for quote providers.

5. The method of claim 4, further comprising the step of billing the user if the user accepts the at least one quote in connection with the user.

6. The method of claim 1, further comprising the step of compiling at least one of enrollment, quote, quote acceptance, and billing data in connection with the user.

7. A method for facilitating the enrollment of a user with multiple request for quote providers, comprising the steps of:

registering a user with a request for quote enrollment system by submitting data in connection with the user to the request for quote enrollment system;

sending confirmation information to the user in connection with the registration of the user with the request for quote enrollment system; and

configuring the request for quote enrollment system such that the user is capable of being enrolled with multiple request for quote providers.

8. The method of claim 7, wherein the data includes user profiling data.

9. The method of claim 7, further comprising the step of sending the user at least one quote from at least one of the multiple request for quote providers.

10. The method of claim 7, further comprising the step of reporting information in connection with at least one of the registration of the user, the enrollment of the user, and any quotes accepted by the user.

11. A method for requesting at least one quote for a user in a request for quote system, comprising the steps of:

receiving user data into a request for quote enrollment system;

transferring the user data from the request for quote enrollment system to a plurality of request for quote providers, wherein the user becomes enrolled with the plurality of request for quote providers;

receiving at least one quote, from at least one of the plurality of the request for quote providers, at the request for quote enrollment system; and

distributing the at least one quote to the user.

12. A method for facilitating the enrollment of a user in multiple request for quote provider systems, comprising the steps of:

receiving data in connection with the user;

enrolling the user with the multiple request for quote providers via a communication channel;

receiving confirmation of the enrollment of the user with the multiple request for quote providers;

requesting additional data from the user via at least one request for quote provider; and

receiving at least one quote from at least one request for quote provider.

13. A method for facilitating the enrollment of a user in multiple request for quote provider systems, comprising the steps of:

requesting data in connection with the user via a web server;

receiving data in connection with the user by posting an application form via the web server;

transmitting the data from the web server to an application server;

enrolling the user with multiple request for quote providers by transmitting the data from the application server to the multiple request for quote providers via an outbound proxy server; and

receiving information in connection with the user if the user accepts a quote from at least one of the multiple request for quote providers.

14. The method of claim 13, further comprising the step of receiving a sales commission in connection with the user if the user accepts a quote from at least one of the multiple request for quote providers.

15. The method of claim 13, further comprising the step of collecting data in connection with the enrollment of the user.

16. The method of claim 13, further comprising the step of collecting data in connection with any quotes accepted by the user.

17. A computer implemented method for facilitating the enrollment of a user in multiple request for quote provider systems, comprising the steps of:

obtaining data on the user, wherein the user submits the data to a request for quote enrollment system having a memory and a processor;

storing the data in the memory and using the processor to configure the data for transfer to the multiple request for quote providers;

transferring the data from the request for quote enrollment system to the multiple request for quote providers via a communication channel; and

enrolling the user in the multiple request for quote providers.

18. A method for enrolling a user in multiple request for quote providers, comprising the steps of:

receiving a request for data from a request for quote enrollment system;

submitting data to the request for quote enrollment system via a communication channel coupled to the request for quote enrollment system, wherein the user becomes registered in the request for quote enrollment system;

receiving confirmation information of the registration from the request for quote enrollment system, wherein the request for quote enrollment system further enrolls the user in a plurality of request for quote providers;

receiving confirmation information of the enrollment with the plurality of request for quote providers; and

receiving at least one quote from at least one of the plurality of request for quote providers, wherein the user accepts, rejects, or ignores the quote.

19. A method for enrolling a user in multiple request for quote providers, comprising the steps of:

submitting data in connection with a plurality of request for quote providers to a request for quote enrollment system, wherein the plurality of request for quote providers become registered into the request for quote enrollment system;

- [0093]** obtaining data on the user from the request for quote enrollment system;
- [0094]** enrolling the user with the plurality of request for quote providers, where the plurality of request for quote providers process the data on the user; and
- [0095]** sending confirmation of enrollment information to the user upon enrolling the user with the plurality of request for quote providers.
- [0096]** 20. A request for quote system, comprising:
- [0097]** a request for quote enrollment system having a host server for processing data in connection with a user and a database for collecting data on the user; and
- [0098]** a communication channel coupled between the request for quote enrollment system and a plurality of request for quote providers for transmitting at least a portion of the data from the request for quote enrollment system to the plurality of request for quote providers, wherein the user becomes enrolled in the plurality of request for quote providers.
- [0099]** 21. The request for quote system of claim 20, wherein the communication channel includes a protocol and a format.
- [0100]** 22. The request for quote system of claim 21, wherein the protocol includes at least one of hyper text transfer protocol, secured hyper text transfer protocol, file transfer protocol, secure electronic mail, a network, remote method invocation, distributed component object model, enterprise java bean, and socket communication, and the format includes at least one of extensible markup language and name value pair.
- [0101]** 23. The request for quote system of claim 20, wherein the user provides additional data to at least one of the plurality of request for quote providers.
- [0102]** 24. The request for quote system of claim 20, wherein the user receives at least one quote from at least one of the plurality of request for quote providers.
- [0103]** 25. The request for quote system of claim 20, wherein at least one of the plurality of request for quote providers bills the user if the user accepts the at least one quote from at least one of the plurality of request for quote providers.
- [0104]** 26. The request for quote system of claim 25, wherein at least one of the plurality of request for quote providers pays a sales commission to the request for quote enrollment system if the user accepts the at least one quote from at least one of the plurality of request for quote providers.
- [0105]** 27. A data communication system, comprising:
- [0106]** a database for receiving data on at least one user;
- [0107]** a processor coupled to the database for configuring the data in a format for transfer to a plurality of request for quote providers;

a communication means in communication with the database and the processor for transmitting the data to the plurality of request for quote providers; and

at least one computing unit related to the plurality of request for quote providers for receiving the data and enrolling the user with the plurality of request for quote providers.

28. A request for quote enrollment system, comprising:

a host server including a processor for processing data in connection with a user;

a memory coupled to the processor for storing the data;

an input digitizer coupled to the memory and the processor for inputting the data into the memory; and

an application program stored in the memory and accessible by the processor for directing processing of the data by the processor, wherein the application program is configured to:

obtain data on the user, wherein the user submits the data to the host server;

store the data in the memory and use the processor to configure the data for transfer to the multiple request for quote providers;

transfer the data from the host server to the multiple request for quote providers via a communication channel; and

enroll the user in the multiple request for quote providers.

29. A communication system, comprising:

a user computing unit, coupled to a request for quote enrollment system via a communication channel, for submitting data in connection with the user to the request for quote enrollment system; and

a plurality of request for quote providers, in communication with the request for quote enrollment system, for receiving the data from the request for quote enrollment system and enrolling the user in the plurality of request for quote providers, wherein at least one of the plurality of request for quote providers submits a quote to the user.